Case 19-22632-CMB Doc 27 Filed 08/07/19 Entered 08/08/19 00:44:52 Desc Imaged

Information to identify the case:					
Debtor 1 Lisa Jo		Jones Ritz		Social Security number or ITIN xxx-xx-0574	
	First Name	Middle Name	Last Name	EIN	
Debtor 2				Social Security number or ITIN	
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 6/28/19	
Case number: 19–22632–CMB					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Lisa Jones Ritz	
2.	All other names used in the last 8 years		
3.	Address	4 Meadowood Drive Cheswick, PA 15024	
		Lawrence W. Willis	Contact phone 412–235–1721
4.	Debtor's attorney Name and address	Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Email: ecf@westernpabankruptcy.com
5.	Bankruptcy trustee	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
	Name and address		Email: cmecf@chapter13trusteewdpa.com
Documents at this addre You may ins this case at	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
	this case at this office or online at www.pacer.gov .		Contact phone 412–644–2700
			Date: 8/5/19

For more information, see page 2

Debtor Lisa Jones Ritz

Case number 19–22632–CMB

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 9, 2019 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive	Filing deadline: 11/8/19 a discharge			
		under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).				
		Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 9/6/19			
		Deadline for governmental units to file a proof of claim:	Filing deadline: 12/26/19			
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors			
9.	Filing of plan	The debtor has filed a plan. The plan is enclosed. The hearing on confirm 9/9/19 at 01:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Si				
10	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.				
1°	I. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if r the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The			
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. www.pacer.gov. If you believe that the law			
1;	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debtherwise, unless the court orders otherwise, the debts will not be diare made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any or must file a motion. The bankruptcy clerk's office must receive the ollexemptions in line 8.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If f their debts under 11 U.S.C. § 1328(f), you			

Case 19-22632-CMB Doc 27 Filed 08/07/19 Entered 08/08/19 00:44:52 Desc Imaged

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Lisa Jones Ritz Debtor Case No. 19-22632-CMB Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2 User: dkam Page 1 of 2 Date Rcvd: Aug 05, 2019 Form ID: 3091 Total Noticed: 23

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 07, 2019.
db
                  +Lisa Jones Ritz,
                                           4 Meadowood Drive,
                                                                  Cheswick, PA 15024-9657
                                          KML Law Group, P.C.,
                  +James Warmbrodt,
                                                                      701 Market Street, Suite 5000,
aty
                    Philadelphia, PA 19106-1541
                                       Bernstein-Burkley,
                                                                707 Grant Street,
                  +Keri P. Ebeck,
                                                                                         Suite 2200 Gulf Tower,
aty
                    Pittsburgh, PA 15219-1945
                                            Suite 3250, USX Tower,
                  +Ronda J. Winnecour,
                                                                           600 Grant Street, Pittsburgh, PA 15219-2702
                   Duquesne Light, C/O Keri Ebeck, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
+Greensky, LLC, 1797 Northeast Expressway, Ste. 100, Atlanta, GA 30329-2451
+Grnsky/fifththirdbk, 1797 Ne Expressway, Atlanta, GA 30329-7803
15099277
15099278
                  +Greensky, LLC,
                  +Grnsky/fifththirdbk, 1797 Ne Expressway,
15080026
                  +KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
Kay Jewelers, Care Of Resurgent Capital Serv, Greenville, SC 29602
15099281
15080027
                                     100 Allegheny Center Mall, Pittsburgh, PA 15212-5331
15099284
                  +Peoples Gas,
                                     c/o James Wallace, 8
Mgmt Ser, Pob 52708,
15099285
                  +Peoples Gas,
                                                             845 North Lincoln Avenue,
                                                                                                 Pittsburgh, PA 15233-1828
15080029
                  +Rushmore Loan Mgmt Ser,
                                                                   Irvine, CA 92619-2708
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: ecf@westernpabankruptcy.com Aug 06 2019 03:16:19 Lawrence W. Will: Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235
aty
                                                                                                    Lawrence W. Willis,
                   E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 06 2019 03:17:10
                                                                                                  Pennsylvania Dept. of Revenue,
smg
                    Department 280946, P.O. Box 280946,
                                                                    ATTN: BANKRUPTCY DIVISION,
                  Department 280946, P.O. BOX 280940, ATTN: DAMAGOTTET 21715161,
Harrisburg, PA 17128-0946
+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 06 2019 03:17:18
Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
ust.
                     Pittsburgh, PA 15222-3721
                  +E-mail/Text: kburkley@bernsteinlaw.com Aug 06 2019 03:17:50
                                                                                                 Duquesne Light Company,
                     c/o Bernstein-Burkley, P.C.,
                                                          707 Grant Street, Suite 2200, Gulf Tower,
                     Pittsburgh, PA 15219-1945
15080023
                  +EDI: GMACFS.COM Aug 06 2019 06:43:00
                                                                     Ally Financial, P.o. Box 380901,
                    Bloomington, MN 55438-0901
                  +EDI: BL-BECKET.COM Aug 06 2019 06:43:00
15099274
                                                                         Becket & Lee, POB 3001,
                                                                                                           Malvern, PA 19355-0701
                   EDI: CAPITALONE.COM Aug 06 2019 06:43:00
                                                                          Capital One Bank Usa N,
                                                                                                          15000 Capital One Dr,
15080024
                    Richmond, VA 23238
                  +E-mail/Text: bankruptcy.bnc@ditech.com Aug 06 2019 03:16:37

Po Box 6172, Rapid City, SD 57709-6172

+E-mail/Text: bncnotices@becket-lee.com Aug 06 2019 03:16:29
15080025
                                                                                                 Ditech Financial Llc.
15080028
                                                                                                 Kohls/capone,
                                                                                                                     Po Box 3115,
                    Milwaukee, WI 53201-3115
                  +EDI: RESURGENT.COM Aug 06 2019 06:43:00
15099283
                                                                         LVNV Funding, PO BOX 10497 MS 576,
                    Greenville, SC 29603-0497
                   EDI: RESURGENT.COM Aug 06 2019 06:43:00
15089667
                                                                         LVNV Funding, LLC, Resurgent Capital Services,
                     PO Box 10587, Greenville, SC 29603-0587
                                                                                                                 TOTAL: 11
             **** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                   Wilmington Savings Fund Society, FSB, d/b/a Christ
                  +Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
+CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
15099273*
15099275*
                 ++CAPITAL ONE,
                  (address filed with court: Capital One Bank Usa N,
                                                                                   15000 Capital One Dr,
                    Richmond, VA 23238)
                   +Grnsky/fifththirdbk, 1797 Ne Expressway, Atlanta, GA 30329-7803
Kay Jewelers, Care Of Resurgent Capital Serv, Greenville, SC 29
+Kohls/capone. Po Box 3115
15099276*
                  +Ditech Financial Llc,
15099279*
                  +Grnsky/fifththirdbk,
15099280*
                                                                                Greenville, SC 29602
15099282*
                  +Kohls/capone,
                                      Po Box 3115, Milwaukee, WI 53201-3115
                                                   Pob 52708,
15099286*
                  +Rushmore Loan Mgmt Ser,
                                                                  Irvine, CA 92619-2708
                                                                                                                TOTALS: 1, * 7, ## 0
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Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2019 Signature: /s/Joseph Speetjens

District/off: 0315-2 User: dkam Page 2 of 2 Date Rcvd: Aug 05, 2019

Form ID: 309I Total Noticed: 23

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

n on August 5, 2019 at the address(es) listed below: James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana

Trust et al... bkgroup@kmllawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,

deri P. Ebeck on behalf of Creditor Duquesne Light Company Rebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Lawrence W. Willis on behalf of Debtor Lisa Jones Ritz ecf@westernpabankruptcy.com, urfreshstrt@gmail.com; willislr88866@notify.bestcase.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 5